

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kerry Ann Bentler
Debtor

Case No. 22-00524-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 27, 2022

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recip ID	Recipient Name and Address
db	+ Kerry Ann Bentler, 612 Dettys Street, Scranton, PA 18509-1615
5465967	Apothaker Scian, P.C., 520 Fellowship Road Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
5465975	+ City of Scranton, City Hall OECD, 340 North Washington Ave, Scranton, PA 18503-1582
5465992	Lakeview Mortgage Servicing, E115-3, 5151 Corporate Drive, Troy, MI 48098-2639
5465997	+ Penn Security Bank, 150 N Washington Ave, Scranton, PA 18503-1865

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jun 27 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5465966	+ Email/Text: backoffice@affirm.com	Jun 27 2022 18:38:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5465972	Email/Text: BKelectronicnotices@cenlar.com	Jun 27 2022 18:38:00	CENLAR, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628
5465968	+ EDI: CAPITALONE.COM	Jun 27 2022 22:43:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5465969	+ EDI: CAPITALONE.COM	Jun 27 2022 22:43:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5465970	+ Email/Text: bankruptcy@cavps.com	Jun 27 2022 18:38:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
5465971	+ EDI: CITICORP.COM	Jun 27 2022 22:43:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
5465974	+ EDI: CITICORP.COM	Jun 27 2022 22:43:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
5465976	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465977	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465978	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465979	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465980	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465983	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept,

			Po Box 182125, Columbus, OH 43218-2125
5465982	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465981	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenitybank/dswvisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465984	+ EDI: WFNNB.COM	Jun 27 2022 22:43:00	Comenitycapital/houzz, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5465985	+ EDI: CRFRSTNA.COM	Jun 27 2022 22:43:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5465986	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2022 18:39:11	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
5465994	+ EDI: CITICORP.COM	Jun 27 2022 22:43:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5465987	+ EDI: BLUESTEM	Jun 27 2022 22:43:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5465988	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 27 2022 18:38:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5465989	+ EDI: PHINGENESIS	Jun 27 2022 22:43:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5465973	EDI: JPMORGANCHASE	Jun 27 2022 22:43:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5465990	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 27 2022 18:38:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5465991	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2022 18:38:00	Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd, 5th Fl, Mail Stop, MS5/25, Coral Gables, FL 33146-1837
5465993	Email/Text: camanagement@mtb.com	Jun 27 2022 18:38:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5465995	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2022 18:38:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5465996	+ Email/Text: bnc@nordstrom.com	Jun 27 2022 18:38:12	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
5465998	Email/Text: enotifications@santanderconsumerusa.com	Jun 27 2022 18:38:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 560284, Dallas, TX 75356-0284
5465999	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 27 2022 18:38:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5466000	^ MEBN	Jun 27 2022 18:35:11	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
5466001	+ EDI: RMSC.COM	Jun 27 2022 22:43:00	Syncb/Jewelry TV, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466002	+ EDI: RMSC.COM	Jun 27 2022 22:43:00	Syncb/Paypalsmartconn, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466003	+ EDI: RMSC.COM	Jun 27 2022 22:43:00	Syncb/Reeds Jewelers, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466004	+ EDI: RMSC.COM	Jun 27 2022 22:43:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466005	+ EDI: RMSC.COM	Jun 27 2022 22:43:00	Syncb/zulily, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466162	+ EDI: RMSC.COM	Jun 27 2022 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

		23541-1021
5466006	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466007	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5466009	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466010	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466011	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5466008	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466012	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466013	+ EDI: RMSC.COM	Jun 27 2022 22:43:00 Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5466014	+ EDI: BLUESTEM	Jun 27 2022 22:43:00 Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5466015	+ EDI: WFCCSBK	Jun 27 2022 22:43:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
TOTAL: 48		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
Jill M. Spott (Trustee)	jspottesq@sheilslaw.com PA92@ecfcbis.com
Raymond W. Ferrario	on behalf of Debtor 1 Kerry Ann Bentler raymondwferrario@comcast.net ferrariobk@comcast.net
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com

District/off: 0314-5
Date Rcvd: Jun 27, 2022

User: admin
Form ID: 318

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Total Noticed: 53

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Kerry Ann Bentler

Social Security number or ITIN xxx-xx-1440

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00524-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kerry Ann Bentler
aka Kerry Bentler, aka Kerry A. Bentler

**By the
court:**6/27/22

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.